

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF NORTH CAROLINA
DURHAM DIVISION**

In re:

Pearl Lee Oates

a/k/a Pearl L Oates

S.S. No.: xxx-xx-3158

Mailing Address: 16900 Marie Court, Laurinburg, NC 28352-

Case No. 11-80539

Debtor.

NOTICE TO CREDITORS AND PROPOSED PLAN

The Debtor has filed for relief under Chapter 13 of the United States Bankruptcy Code on March 30, 2011.

The filing automatically stays collection and other actions against the Debtor, Debtor's property and certain co-debtors. If you attempt to collect a debt or take other action in violation of the bankruptcy stay, you may be penalized.

Official notice will be sent to creditors, which will provide the name and address of the Trustee, the date and time of the meeting of creditors, and the deadline for objecting to the plan. The official notice will include a proof of claim form.

A creditor must timely file a proof of claim with the Trustee in order to receive distributions under the plan. The Trustee will mail payments to the address provided on the proof of claim unless the creditor provides another address in writing for payments. If the claim is subsequently assigned or transferred, the Trustee will continue to remit payment to the original creditor until a formal notice of assignment or transfer is filed with the Court.

Attached is a copy of the Debtor's proposed Chapter 13 Plan consisting of 2 documents entitled: (1) Chapter 13 Plan and (2) Ch. 13 Plan - Debts Sheet (Middle). This is the same Plan that has already been filed with the Court.

Dated: April 20, 2011

LAW OFFICES OF JOHN T. ORCUTT, P.C.

/s John T. Orcutt

John T. Orcutt
N.C. State Bar No. 10212
Counsel for the Debtor
6616-203 Six Forks Rd.
Raleigh, N.C. 27615
Tel. No. (919) 847-9750

circular.wpt (rev. 5/17/09)

CH. 13 PLAN - DEBTS SHEET (MIDDLE DISTRICT - DESARDI VERSION)

Date: 3/28/11

Lastname-SS#: Oates-3158

RETAIN COLLATERAL & PAY DIRECT OUTSIDE PLAN

Creditor Name	Sch D #	Description of Collateral
Scotland County Taxes	2	House & Lot
North State Acceptance	1	2002 Lexus

SURRENDER COLLATERAL

Creditor Name	Description of Collateral
None	

ARREARAGE CLAIMS

Creditor Name	Sch D #	Arrearage Amount	(See †)
Scotland County Taxes	2		**
North State Acceptance	1		**
			**
			**
			**
Wells Fargo	3		**
			**
			**
			**

REFLECTED EXECUTORY CONTRACTS/LEASES

Creditor Name	Description of Collateral
None	

LTD - DOT ON PRINCIPAL RESIDENCE & OTHER LONG TERM DEBTS

Creditor Name	Sch D #	Monthly Contract Amount	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
Wells Fargo	3	\$435	N/A	n/a	\$435.00	House & Lot
			N/A	n/a		
			N/A	n/a		
			N/A	n/a		

STD - SECURED DEBTS @ FMV

Creditor Name	Sch D #	FMV	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
None			5.00			
			5.00			
			5.00			
			5.00			

STD - SECURED DEBTS @ 100%

Creditor Name	Sch D #	Payoff Amount	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
None			5.00			
			5.00			
			5.00			
			5.00			

ATTORNEY FEE (Unpaid part)		Amount
Law Offices of John T. Orcutt, P.C.		\$2,800
SECURED TAXES		Secured Amt
IRS Tax Liens		
Real Property Taxes on Retained Realty		
UNSECURED PRIORITY DEBTS		Amount
IRS Taxes		
State Taxes		
Personal Property Taxes		
Alimony or Child Support Arrearage		
CO-SIGN PROTECT (Pay 100%)		Int. %
All Co-Sign Protect Debts (See*)		
GENERAL NON-PRIORITY UNSECURED		Amount**
DMI=	None(\$0)	None(\$0)

PROPOSED CHAPTER 13 PLAN PAYMENT

\$ **\$544** per month for **36** months, then

\$ **N/A** per month for **N/A** months.

Adequate Protection Payment Period: **31.15** months.

Sch D # = The number of the secured debt as listed on Schedule D.

Adequate Protection = Monthly 'Adequate Protection' payment amt.

† = May include up to 2 post-petition payments

* Co-sign protect on all debts so designated on the filed schedules.

** = Greater of DMI x ACP or EAF. (Page 4 of 4)

Ch13Plan_MD (DeSardi Version 1/12/10) © LOJTO

Other Miscellaneous Provisions

Plan to allow for 3 "waivers".

CERTIFICATE OF SERVICE

I, Kaelyn McCollum , the undersigned, certifies that a copy of the foregoing **NOTICE TO CREDITORS AND PROPOSED PLAN** was served by automatic electronic noticing upon the following Trustee:

Richard M. Hutson, II
Chapter 13 Trustee

and was also served by first class U.S. mail, postage prepaid, to the following parties at their respective addresses:

All the creditors set forth on the mailing matrix filing in this case.

/s Kaelyn McCollum

Kaelyn McCollum

North Carolina Department of Revenue
c/o NC Department of Justice
Post Office Box 629
Raleigh, NC 27602-0629

US Attorney's Office (ED)**
310 New Bern Avenue
Suite 800, Federal Building
Raleigh, NC 27601-1461

JC Penney
Post Office Box 981131
El Paso, TX 79998

Employment Security Commission
Attn: Benefit Payment Control
Post Office Box 26504
Raleigh, NC 27611-6504

Bank of America
ATTN: Billing Inquiries
Post Office Box 15026
Wilmington, DE 19850-5026

Layran McLean
228 Tullich Way
Holly Springs, NC 27540

Credit Bureau
Post Office Box 26140
Greensboro, NC 27402

Citibank
Post Office Box 6500
Sioux Falls, SD 57117-6500

Lowe's
Post Office Box 981401
El Paso, TX 79998-1401

NC Child Support
Centralized Collections
Post Office Box 900006
Raleigh, NC 27675-9006

Citifinancial
1333 Scotland Circle
Laurinburg, NC 28352

Layran McLean
228 Tullich Way
Holly Springs, NC 27540

Equifax Information Systems LLC
P.O. Box 740241
Atlanta, GA 30374-0241

Citifinancial
Post Office Box 70915
Charlotte, NC 28272-0915

N State Ac
2305 E Millbrook Road
Attn: Managing Agent
Raleigh, NC 27616

Experian
P.O. Box 2002
Allen, TX 75013-2002

Credit Bureau of Greensboro
Post Office Box 26140
Greensboro, NC 27402-0040

National Finance Company
1419 S. Main Street
Laurinburg, NC 28352

Trans Union Corporation
P.O. Box 2000
Crum Lynne, PA 19022-2000

GE Money Bank
Bankruptcy Dept.
Post Office Box 103104
Roswell, GA 30076-3104

North Carolina Department of Rev
c/o Reginald S. Hinton
Post Office Box 25000
Raleigh, NC 27640-5000

ChexSystems
Attn: Consumer Relations
7805 Hudson Road, Ste. 100
Woodbury, MN 55125

Home Projects Visa
By Wells Fargo Financial Bank
Post Office Box 10475
Des Moines, IA 50306

North Carolina Dept of Revenue
Post Office Box 1168
Raleigh, NC 27602-1168

Internal Revenue Service (ED)**
Post Office Box 7346
Philadelphia, PA 19101-7346

Internal Revenue Service
Post Office Box 7346
Philadelphia, PA 19101-7346

North Carolina Employment Securi
Commission
Post Office Box 26504
Raleigh, NC 27611-6504

Regional Finance
701 East Broad Avenue
Rockingham, NC 28379

Regional Finance of Rockingham
704 C East Broad Avenue
Rockingham, NC 28379

Scotland County Tax Collector
Post Office Box 488
Attn: Managing Agent
Laurinburg, NC 28352-0488

Scotland County Tax Collector
Post Office Box 488
Laurinburg, NC 28352-0488

Security Finance Corporation of Lincolnt
1549 Atkinson Street
Laurinburg, NC 28352-5005

The Law Offices of John T. Orcutt
6616-203 Six Forks Road
Raleigh, NC 27615

US Attorney's Office
Middle District
Post Office Box 1858
Greensboro, NC 27502-1858

Wells Fargo Bank, N.A.
Post Office Box 40039
Attn: Managing Agent
Roanoke, VA 24022-0039